

complaint

Mr F has complained about British Gas Insurance Limited. He isn't happy about the service he received under his home care insurance policy.

background

Mr F had a service and inspection undertaken at his rental property. British Gas said that there was a problem with the flue on the fire and that a carbon monoxide alarm was required, but it didn't tell Mr F at that time.

When Mr F complained British Gas wiped the cost of the monoxide alarm as its instalment was only agreed with the tenant and arranged for a further inspection. This established that there wasn't a problem with the flue.

British Gas offered £50 compensation, which it increased to £100. But as Mr F wasn't happy he asked this service to look into things for him. Our adjudicator acknowledged British Gas's failings and asked it to lift the compensation to £200 and it agreed. But Mr F remained unhappy. So the matter has been passed to me for review.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. Having done so I agree that the complaint should be upheld but I'm not intending to increase the level of compensation. I'll explain why.

I can understand Mr F's frustration here and I do sympathise with his position. It is clear that he wasn't provided with a very good service and he should've been consulted around the time of the first inspection. The situation was made worse by the fact that the first British Gas engineer clearly got things wrong in relation to the flue and the fitting of a carbon monoxide monitor when one was already at the property. I can see that Mr F had to chase British Gas on a number of occasions and it failed to keep an appointment with him at the property and billed him unnecessarily for the monitor.

Fortunately, given the time of year, the inability to use the fire didn't have a great affect although I accept that these problems would have caused difficulties between Mr F and his tenant. But, overall, I think £200 compensation is fair in the circumstances and in line with awards this service generally makes.

my final decision

It follows, for the reasons outlined above, that I uphold this complaint. I require British Gas Insurance Limited to pay Mr F £200 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr F to accept or reject my decision before 21 March 2017.

Colin Keegan
ombudsman